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## British Association of Removers Ltd (BAR) – Consumer Code of Practice Desktop Audit June 2020

### Background Information

The BAR Code of Practice is one of the most established CCAS Codes. It has consistently been a source of enhanced consumer protection within the removals sector. As of June 2020, there were 398 members of the scheme across 530 locations. BAR is bound under the Code to provide surety for advance payments (cash, BACS payments and/or debit card payments only) for private residential removal and storage contracts concluded in the United Kingdom. This is an excellent form of consumer protection in the case of a BAR member suffering financial failure whilst responsible for un-discharged removal contracts. In total during 2019 the Advanced Payments Guarantee Scheme provided guidance and assistance to 465 disadvantaged consumers. Although the sector now has some direction with Brexit the impact of the Coronavirus will be a significant challenge moving forward.

### Audit Process

A Trading Standards Practitioner from the Chartered Trading Standards Institute carried out a desk-top audit. The audit focused on the following areas:

- Member application process including checks carried out on prospective businesses
- Member auditing - content and process
- Terms and conditions and other pre-contractual Information.
- Marketing and advertising by member businesses
- Sanctions for non-complaint member businesses
- Customer service provisions (including support for vulnerable consumers) • Consumer complaints process (including ADR)
- Customer satisfaction • Outstanding issues/matters arising from the last audit in May 2019.

### Audit Summary

Across all CCAS criteria the BAR Code continues to work effectively. Constant review of membership criteria and strengthening where necessary have ensured that the Code continues to be effective in protecting consumer detriment. Code sponsors are required to produce a written report annually. The sponsor advised the annual report will be finalised once full annual accounts become available. However, the draft accounts along with the President's, Director General's and Chairman's reports were made available for review.

## New Members

In the last twelve months there were 24 applications to join BAR. Two completed applications were examined containing the application form, inspectors written reports and initial inspection reports. There was evidence any non-conformities were identified, reported to the applicant and actions taken to rectify outstanding non conformities were provided.

Best Practice:

Constant review of membership criteria and strengthening where necessary ensures that the Code continues to prevent consumer detriment.

## Existing Member Inspections/Audit

As of 8 June 2020, five of the most recently completed audit sheets were examined. Two contained non compliances. There was evidence that those members with non-conformities had received a PDF report highlighting any issues requiring action. 100% of members are inspected annually and this remains a key strength of the BAR Code. The inspections assess compliance against each element of the membership criteria and BAR Code of Practice. The Member Inspection process is managed by BAR but carried out by an external team of qualified auditors employed by Quality Service Standards Ltd, which is a UKAS accredited wholly owned subsidiary of BAR and covers the whole of the United Kingdom. In 2019 540 site visits were carried out (100% member locations, this includes Annual Inspections for current members, New Application Inspections and Code Follow-Up Inspections) with 65% achieving no non conformities raised. There has also been a year on year reduction in the number of non-conformities raised.

Best practice:

Top non conformity articles are published in the BAR magazine as and when necessary, along with articles relating to the inspection process feedback received both from members and Inspectors.

In line with the constant review of membership criteria and Code strengthening where necessary as part of the audit process a copy of the members terms and conditions of business are requested which are checked for legal compliance.

The sponsor has introduced tighter controls on credit checks including a review of available suppliers which is monitored via Experian.

## Membership Withdrawal and Sanctions for Non-Compliant Member Businesses

There were 19 members who left in the last year. Exit letters relating to three members who left in the last year were examined. All complied with Code requirements. There are no members currently in the disciplinary process. The BAR disciplinary panel has not been required to meet in 2019.

### **Marketing and Advertising by Member Businesses**

The Inspection statistics provided by BAR show that the use of incorrect the CTSI logo or no logo displayed, remains the most common non-compliance. However, this has reduced by 46% year on year.

### **Terms and Conditions and other Pre-Contractual Information**

BAR has continued to provide its members with assistance in relation to legal updates. Members have direct access to a dedicated Legal Advice helpline In addition a magazine R&S is published quarterly and emails fortnightly.

This will be reviewed post COVID. Members also have access to CTSI's Business Companion website.

### **Consumer Complaints Process**

Alternative Dispute Resolution is provided by The Furniture Ombudsman. In 2019 184 complaints were referred to the Ombudsman. Of these 88 were found in favour of the Member; 5 found in favour of the Consumer; 15 where the decision was split; 32 to be found out of scope and 44 not concluded at year end.

### **Customer Satisfaction and Feedback**

In 2019 5364 customer satisfaction questionnaires were completed. This is a significant number of responses, meaning that BAR has a valid data set to draw from when measuring customer satisfaction. Overall customer satisfaction was very high, being recorded at 99%. The partnership between BAR and Referenceline to provide an online customer feedback is increasingly popular with members. 299 BAR Members (of 407 total Membership in 2019) were using Referenceline. Not all members use Referenceline so BAR must continue to remain vigilant that all members seek customer feedback. Some members use alternative online surveys or a simple form that they hand to the customer after every move. These are checked at their annual inspection.

### **Conclusions**

BAR is continuing to fulfil its obligations as a Code Sponsor. The change of ADR provider to the Furniture Ombudsman and the plans in place to utilise all that the service offers are encouraging moves in terms of consumer protection. Overall, the BAR Code continues to provide significant protection for consumers in the removals sector.